

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Naya Renee Darby
 Debtor

Case No. 18-15700-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 8

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db	+Naya Renee Darby, 1 E Windermere Terrace, Lansdowne, PA 19050-2104
14188490	+Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
14225100	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14373966	Freedom Mortgage Corporation, C/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Feb 21 2020 03:30:21 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 21 2020 03:30:07 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 21 2020 03:30:16 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 21 2020 03:31:09 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

JASON BRETT SCHWARTZ	on behalf of Creditor	Capital One Auto Finance
jschwartz@mesterschwartz.com		
JEROME B. BLANK	on behalf of Creditor	FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
JOHN L. MCCLAIN	on behalf of Debtor Naya Renee Darby	aaamccclain@aol.com, edpabankcourt@aol.com
KEVIN G. MCDONALD	on behalf of Creditor	FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor	FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor	FREEDOM MORTGAGE CORPORATION paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com, philaecf@gmail.com	

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13
Darby, Naya Renee :
Debtor : 18-15700 MDC

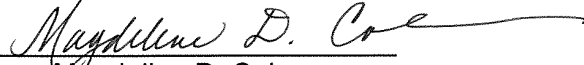
REVISED ORDER

AND NOW, upon consideration of the Debtor's Motion for Reconsider/Reimposition of Stay as to Property of the Estate, it is hereby **ORDERED** that:

1. The motion is **GRANTED**.
2. The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Code, 11 U.S.C. 362, is hereby reinstated as to **FREEDOM MORTGAGE CORPORATION**, and hereby prohibits any proceeding in mortgage foreclosure, including but not limited to Sheriff's Sale of the "Mortgage Premises" known as **1 EAST WINDERMERE TERRACE, LANSDOWNE, PA 19050**, and to take no further action, by suit or otherwise, in its own name or the name of its assignee or servicer, to secure possession of said premises without permission of this Court by way of further Court Order.
3. This Court's prior Order granting relief from stay to is null and void.
4. As of February 1, 2020, the amount to reinstate the mortgage default is \$16,005.54; Debtor delivered a payment of \$4,500.00 in the form of a cashier's check to Counsel for Respondent at the court hearing on February 18, 2020, which will reduce the post-petition arrears amount to a balance of \$11,505.54.
5. Debtor shall remain current post petition from this day forward. Beginning March 1, 2020, all subsequent monthly payments and late charges shall be due in accordance with the terms of the mortgage. In addition to making on time regular monthly mortgage payments of \$2,215.56, the debtor shall make an additional monthly payment of \$1,278.39 for a period of 8 months, for a total monthly payment of \$3,493.95, through and including October 1, 2020.
6. For the month of November 1, 2020, the debtor shall make their monthly mortgage payment of \$2,215.56, plus an additional payment of \$1,278.42, for a total payment of \$3,493.98, fully curing the outstanding post-petition arrearage as of February 18, 2020.

7. Should the Debtor fail to pay any regular and additional monthly mortgage payments in Paragraphs 5 and 6 of this Order commencing March 1, 2020, is more than 15 days late, Respondent may send Debtor and Counsel a written Notice of Default of this Order. If the Default is not cured within 10 days of the Notice, Counsel shall file a Certificate of Default of this Order with the Court and absent exigent circumstances, the Court shall enter an Order granting relief from the Automatic Stay.

Dated: 2/20/2020



Magdeline D. Coleman,
Chief Bankruptcy Judge

JOHN L. MCCLAIN & ASSOCIATES
ATTORNEYS AT LAW
P.O. Box 123
Narberth, PA 19072-0123

William C. Miller, Trustee
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

FREEDOM MORTGAGE CORPORATION

Jerome Blank, Esq.,
Phelan Hallinan Diamond & Jones, LLP
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One Penn Center Plaza
Philadelphia, PA 19103
Email: jerome.blank@phelanhallinan.com

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